

COMMERCE GENERAL ARCHITECTURE

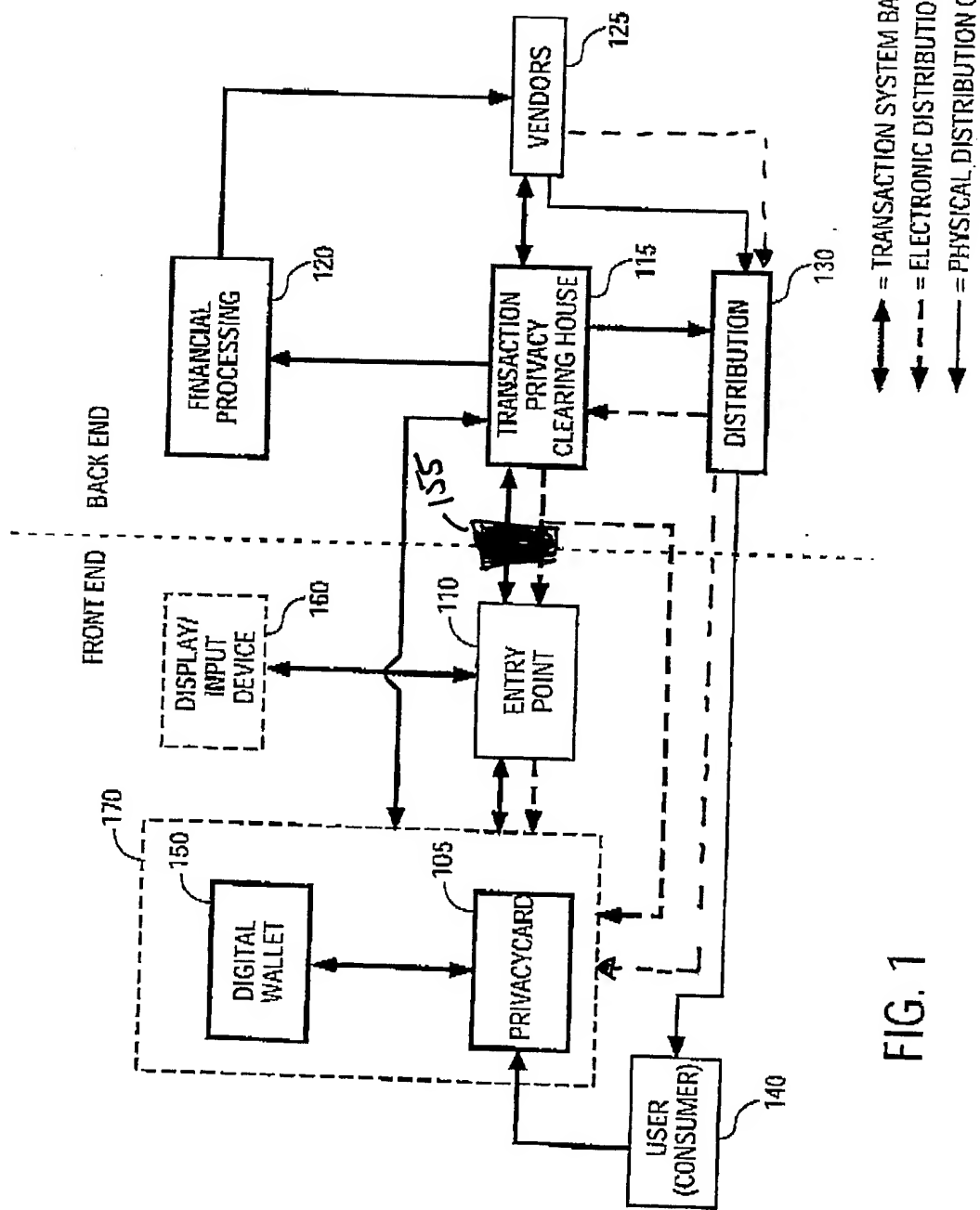


FIG. 1

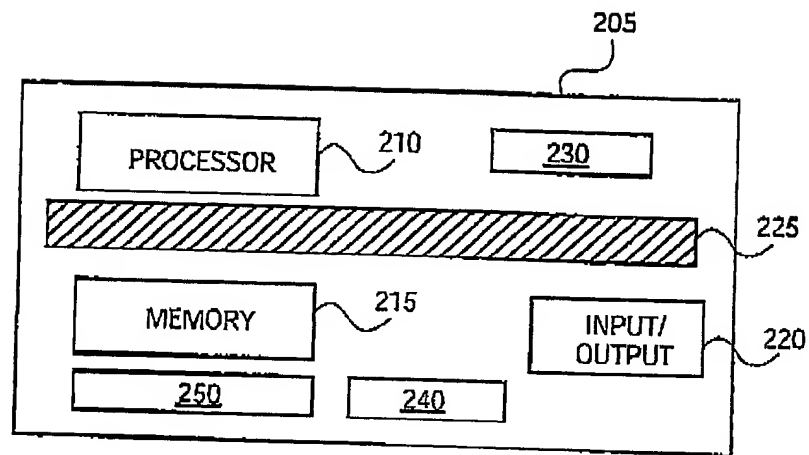


FIG. 2

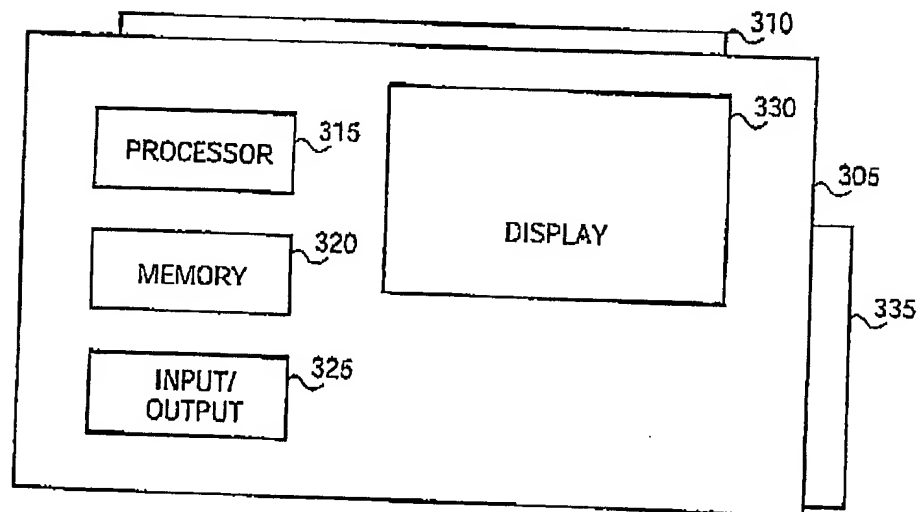


FIG. 3

Commerce General Architecture - POS Terminal:

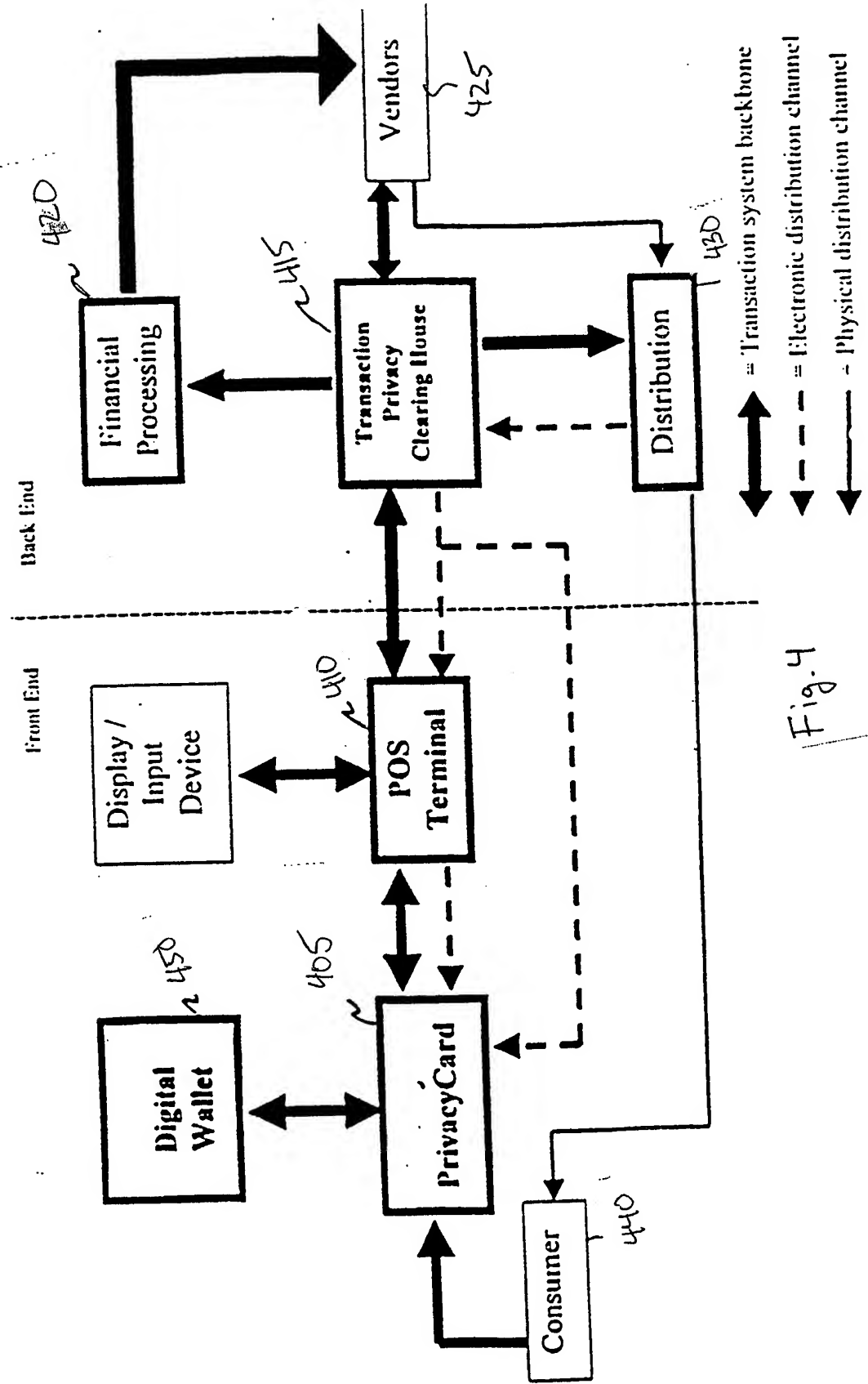
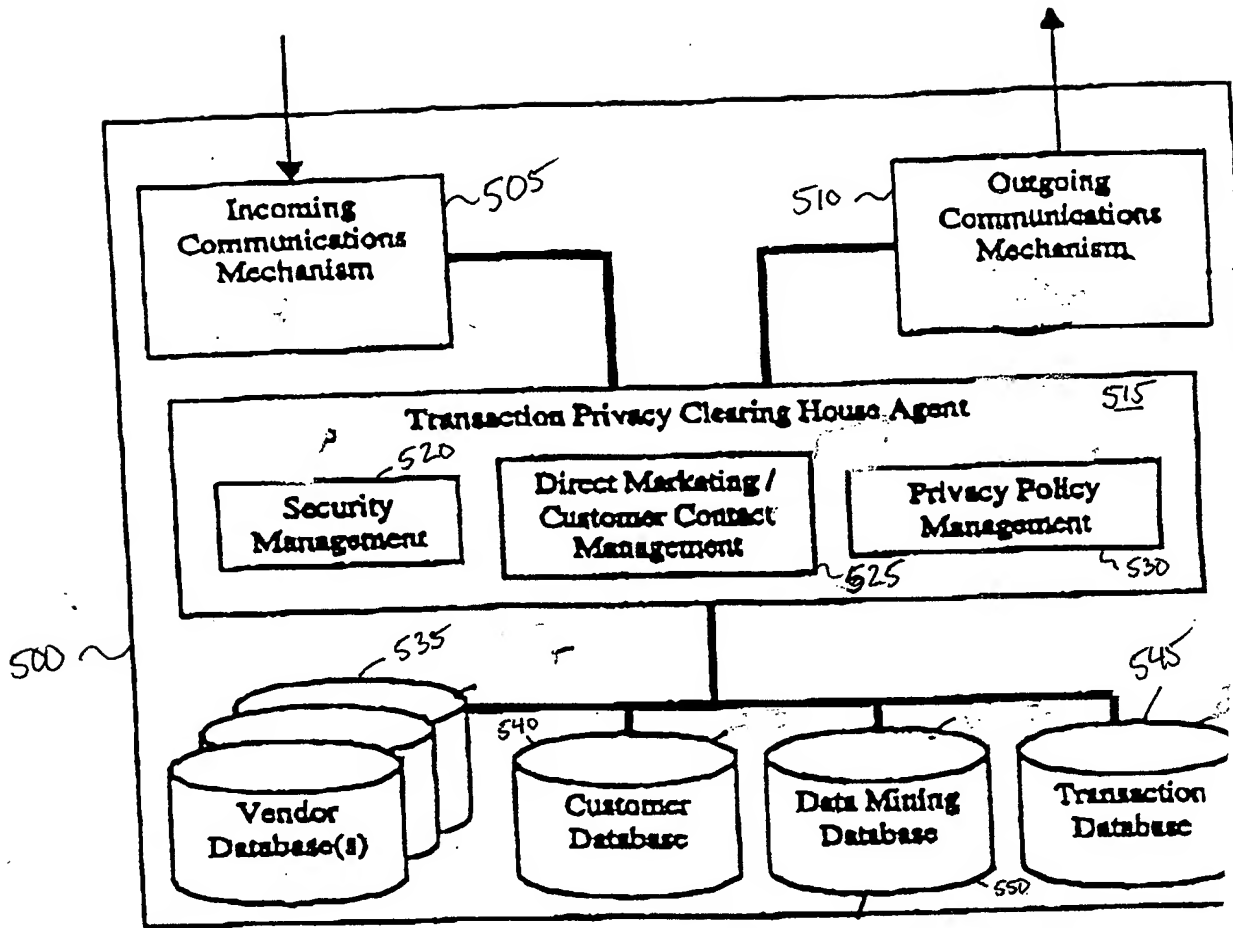


Fig. 4

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Transaction Privacy Clearing House: Major Components

Figure 5

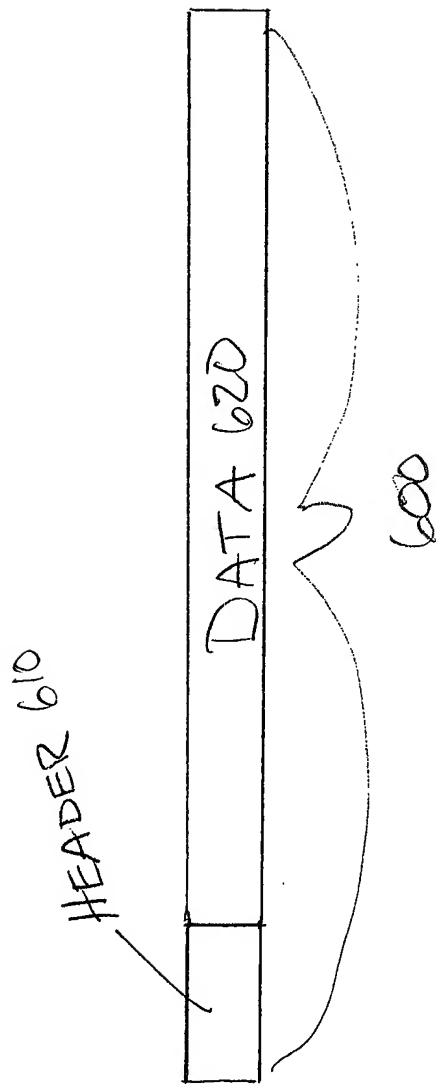
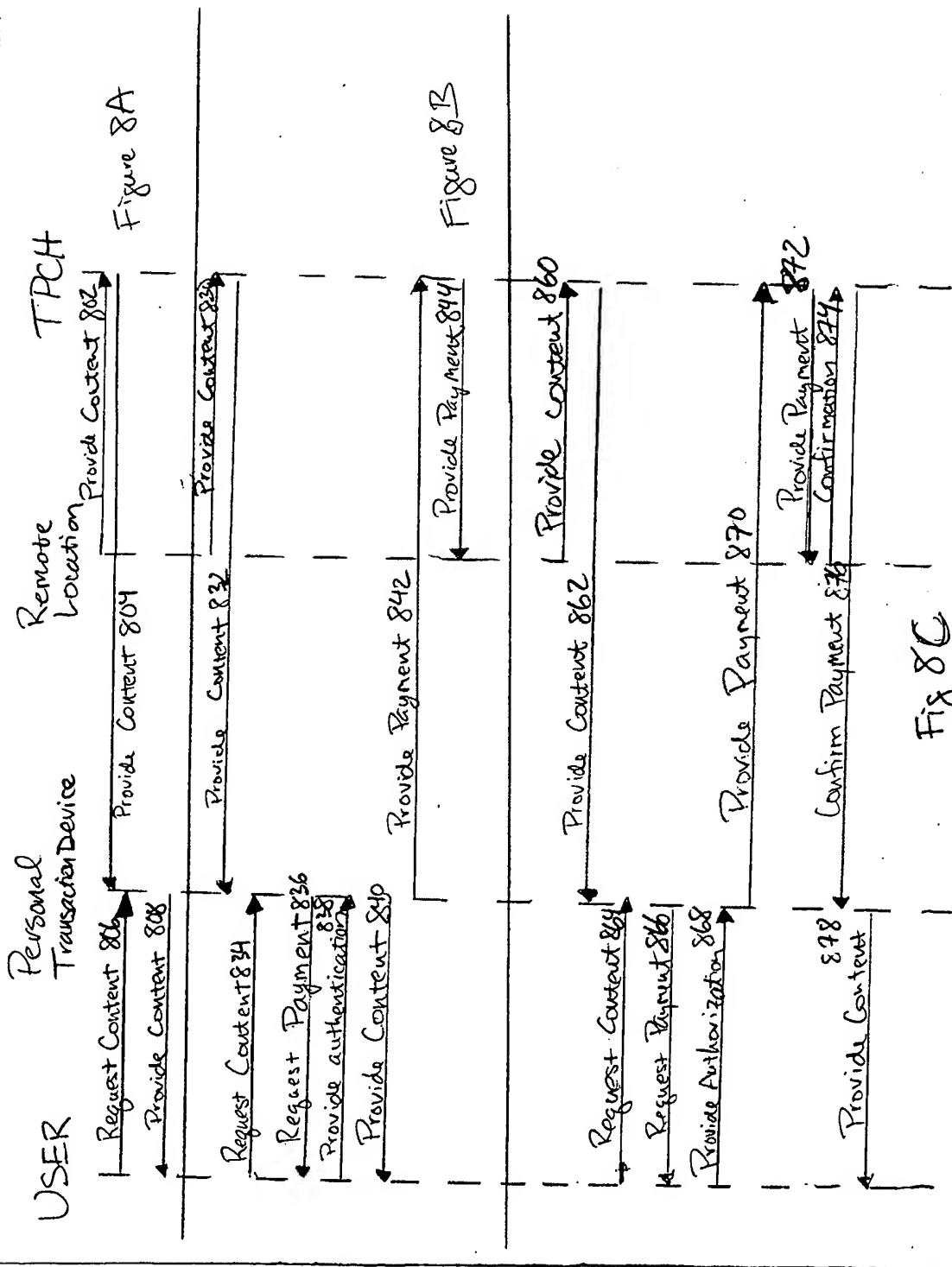


Fig. 6

1. Source(s)/Author(s)
2. Location History
3. Last Location
4. Payment Amount / Split
5. Encryption
6. Sufficient Funds
7. Verification

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Fig. 7



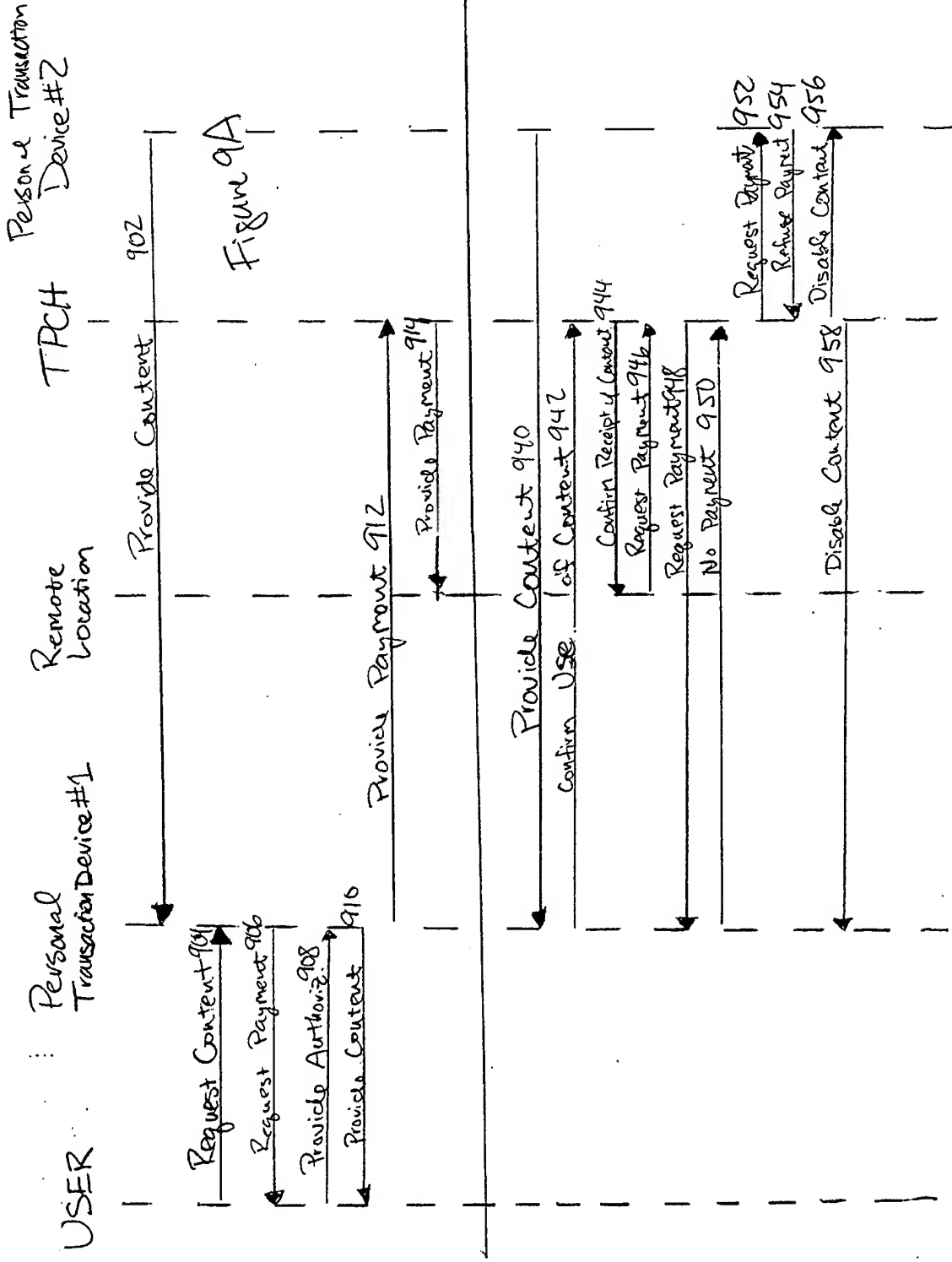


Fig. 9B

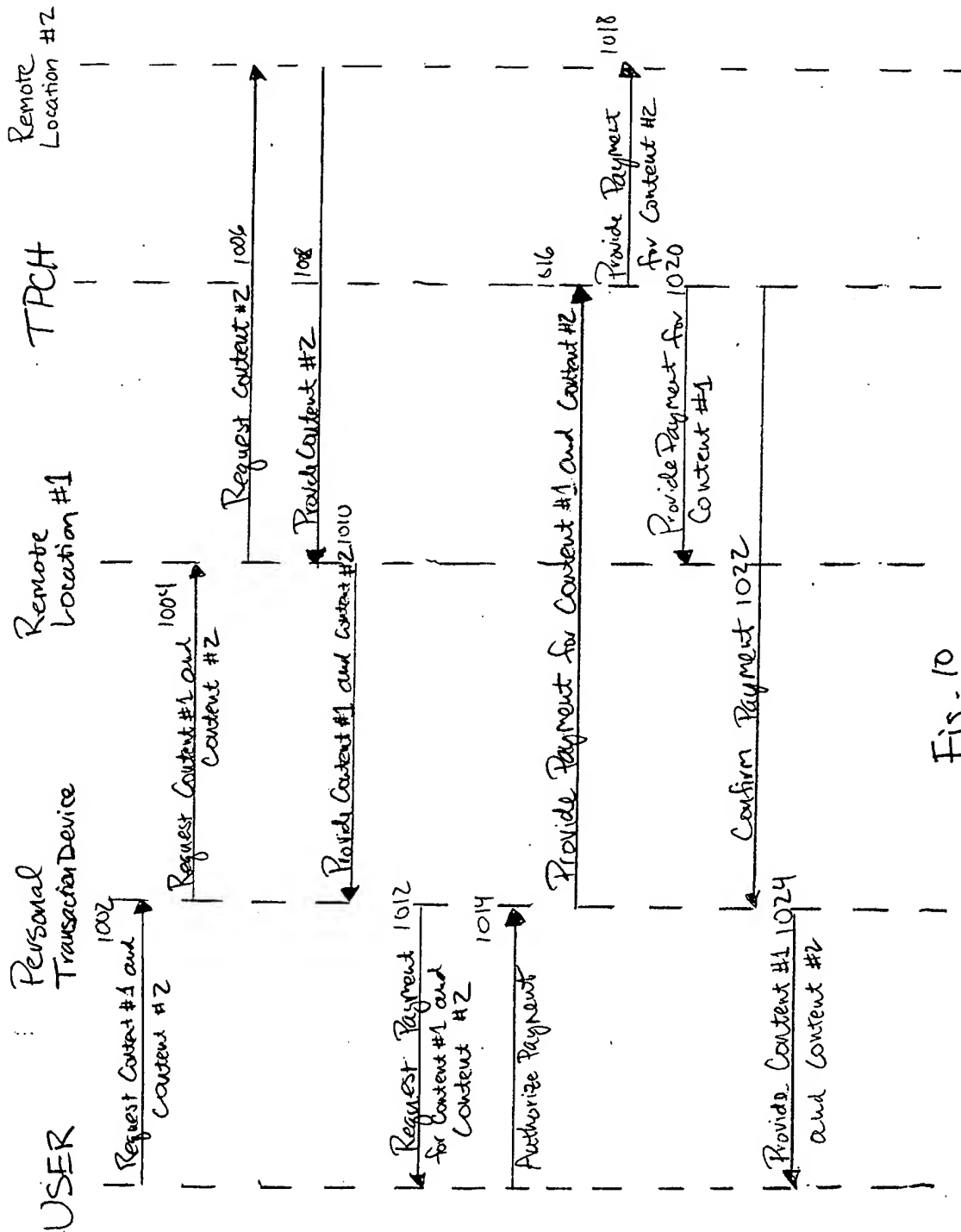


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